



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 1762
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Alexandria, VA 22313

Sir:

In response to the Office Action mailed October 13, 2005, please amend the application as follows and consider the following Remarks.

Because the present office action is identical to the previous office action (mailed June 14, 2005), the present response mirrors the response filed August 3, 2005.